

Information to identify the case:

Debtor 1:	Brittney Michelle Watkins			Social Security number or ITIN: xxx-xx-4974
	First Name	Middle Name	Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN: _____
				EIN: _____
United States Bankruptcy Court:	Southern District of New York			Date case filed for chapter: 7 2/11/25
Case number:	25-10264-lgb			

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtor(s) listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office and the office of the U.S. Trustee cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Brittney Michelle Watkins	
2. All other names used in the last 8 years		
3. Address	143 Admiral Lane Bronx, NY 10473	
4. Debtor's attorney	Jeb Singer J. Singer Law Group One Liberty Plaza, 165 Broadway 23rd Floor New York, NY 10006	Contact phone 917-806-5832 Email: jsinger@jsingerlawgroup.com
5. Bankruptcy trustee	Alan Nisselson Windels Marx Lane & Mittendorf, LLP 156 West 56th Street New York, NY 10019	Contact phone (212) 237-1199 Email: anisselson@windelsmarx.com

For more information, see page 2 >

Debtor Brittney Michelle Watkins

Case number 25-10264-lgb

6. Bankruptcy clerk's office	One Bowling Green New York, NY 10004-1408 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Office Hours: <u>Monday – Friday</u> <u>8:30 AM – 5:00 PM</u> Clerk of the Bankruptcy Court: Vito Genna Contact phone 212-668-2870 Date: 2/11/25
7. Meeting of creditors	March 13, 2025 at 09:30 AM	Location: Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 720 154 3864, and Passcode 1750683777, OR call 1 (929) 547-4987
		For additional meeting information go to https://www.justice.gov/ust/moc
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Filing deadline: 5/12/25
	<p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. Please do not file a proof of claim unless you receive a notice to do so.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Debtors	Duty to complete Financial Management Course and File Certificate: The Personal Financial Management Course must be completed and a Certificate of Course Completion must be filed within 60 days after the first date set for your section 341(a) meeting, pursuant to Bankruptcy Rule 1007(c). Please note: You will not receive your discharge and your case will be closed without entry of a discharge, if you do not file the Certificate within the required time allotted. If you fail to file the Certificate and your case is closed, you will be required to file a Motion to Reopen the Case to allow for filing of the Certificate, paying required fees, if any become due, applicable to either the reopening of the case or filing of the motion.	

In re:

Brittney Michelle Watkins

Debtor

Case No. 25-10264-lgb

Chapter 7

District/off: 0208-1

User: admin

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Date Rcvd: Feb 11, 2025

Form ID: 309A

Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2025:**Recip ID****Recipient Name and Address**

db + Brittney Michelle Watkins, 143 Admiral Lane, Bronx, NY 10473-2445
 8544065 + 1719 Gates LLC, 1719 Gates Avenue, Ridgewood, NY 11385-2817
 8544071 + Dominick White, 143 Admiral Lane, Bronx, NY 10473-2445
 8544073 + Jonathan Cornell, 15 White Plains Road, Bronx, NY 10473-2402
 8544076 + Nissan Shapiro, Esq., Epstein, Schreier, Shapiro, LLP, 1674 22nd Street, 2nd Fl., Brooklyn, NY 11229-1500
 8544079 + Peter J. Oliveri, Esq., Kavulich & Associates, P.C., 181 Westchester Ave., Suite 301B, Port Chester, NY 10573-6522

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID**Notice Type: Email Address****Date/Time****Recipient Name and Address**

aty Email/Text: jsinger@jsingerlawgroup.com Feb 11 2025 19:00:00 Jeb Singer, J. Singer Law Group, One Liberty Plaza, 165 Broadway, 23rd Floor, New York, NY 10006
 tr + EDI: BANISSELSON.COM Feb 12 2025 00:02:00 Alan Nisselson, Windels Marx Lane & Mittendorf, LLP, 156 West 56th Street, New York, NY 10019-3800
 smg Email/Text: labor.sm.ui.bankruptcy@labor.ny.gov Feb 11 2025 19:01:00 N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
 smg + Email/Text: USCOURTSEBN@finance.nyc.gov Feb 11 2025 19:01:00 New York City Dept. Of Finance, Office of Legal Affairs, 375 Pearl Street, 30th Floor, New York, NY 10038-1442
 smg Email/Text: nys.dtf.bncnotice@tax.ny.gov Feb 11 2025 19:01:00 New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
 smg + Email/Text: USANYSBankruptcy@usdoj.gov Feb 11 2025 19:01:00 United States Attorney's Office, Southern District of New York, Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825
 ust ^ MEBN Feb 11 2025 18:59:52 United States Trustee, Office of the United States Trustee - NY, Alexander Hamilton Custom House, One Bowling Green, Room 534, New York, NY 10004-1459
 8544066 + Email/Text: bknotify@acsi.net Feb 11 2025 19:01:00 Automated Collections, 2802 Opryland Dr., Nashville, TN 37214-1200
 8544067 Email/Text: caineweiner@ebn.phinsolutions.com Feb 11 2025 19:01:37 Caine & Weiner, PO Box 55848, Sherman Oaks, CA 91413
 8544069 ^ MEBN Feb 11 2025 18:59:42 ConEdison, PO Box 1702, New York, NY 10116-1702
 8544070 + EDI: CCS.COM Feb 12 2025 00:02:00 Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
 8544072 + Email/Text: bkynotice@harvardcollect.com

District/off: 0208-1

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Total Noticed: 25

8544074	^ MEBN	Feb 11 2025 19:01:00	Harvard Collection Services, 4839 N. Elston Avenue, Chicago, IL 60630-2589
8544075	Email/Text: ml-ebn@missionlane.com	Feb 11 2025 18:59:56	Kikoff Lending LLC, PO Box 40070, Reno, NV 89504-4070
8544077	+ Email/Text: callcenter_bteam@nyseg.com	Feb 11 2025 19:00:00	Mission Lane Tab Bank, 101 2nd St., Suite 350, San Francisco, CA 94105
8544078	+ EDI: AGFINANCE.COM	Feb 11 2025 19:01:00	NYSEG, PO Box 847812, Boston, MA 02284-7812
8544068	Email/Text: dispute@velocityrecoveries.com	Feb 12 2025 00:02:00	OneMain, PO Box 1010, Evansville, IN 47706-1010
8544081	+ EDI: VERIZONCOMB.COM	Feb 12 2025 00:02:00	Verizon, PO Box 26055, Nat L Recovery Dept M.S. 400, Minneapolis, MN 55426-0055
8544080	+ EDI: VERIZONCOMB.COM	Feb 12 2025 00:02:00	Verizon, 500 Technology Drive, Nat L Recovery Dept M.S. 400, Saint Charles, MO 63304-2225

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2025 at the address(es) listed below:

Name	Email Address
Alan Nisselson	anisselson@windelsmarx.com n159@ecfcbis.com;theston@windelsmarx.com;mcorwin@windelsmarx.com
Jeb Singer	on behalf of Debtor Brittney Michelle Watkins jsinger@jsingerlawgroup.com jebsinger@gmail.com
United States Trustee	USTPRegion02.NYECF@USDOJ.GOV

TOTAL: 3